## Case 18-20976-JKS Doc 77 Filed 10/04/23 Entered 10/05/23 00:17:53 Desc Imaged Certificate of Notice Page 1 of 7

Information to identify the case:				
Debtor 1	Janet Jones	Social Security number or ITIN xxx-xx-8455		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN EIN		
United States Ba	ankruptcy Court District of New Jersey			
Case number:	18-20976-JKS			

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Janet Jones aka Janet Jones Jr.

10/2/23

By the court: John K. Sherwood

United States Bankruptcy Judge

#### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

## Case 18-20976-JKS Doc 77 Filed 10/04/23 Entered 10/05/23 00:17:53 Desc Imaged Certificate of Notice Page 3 of 7

United States Bankruptcy Court District of New Jersey

In re:
Case No. 18-20976-JKS
Janet Jones
Chapter 13

Debtor

### **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 5
Date Rcvd: Oct 02, 2023 Form ID: 3180W Total Noticed: 84

The following symbols are used throughout this certificate:

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS
  - regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2023:

Recip ID db	+	Recipient Name and Address Janet Jones, 74 Prospect Street, East Orange, NJ 07017-2409
cr	+	BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+	Prospect Townhomes Corporation, c/o Griffin Alexander, P.C., 415 Route 10, Randolph, NJ 07869-2100
517563927	+	Edc/benjamin H Realty, 7 Glenwood Ave Ste 3085, East Orange, NJ 07017-1055
517563948	+	PAM, LLC - New Jersey EZPass, PO Box 1642, Milwaukee, WI 53201-1642
517563949	+	PAM, LLC - New Jersey EZPass, PO Bo 1520, Milwaukee, WI 53201-1520
517563950	+	Prospect Townhouses, PO Box 549, Cedar Knolls, NJ 07927-0549
517726130		STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ $08695-0245$
517563953	+	State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
517563954		State of New Jersey, Division of Taxation, Revenue Processing Center, P.O. Box 222, Trenton, NJ 08646-0222
517597444	+	TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507

#### TOTAL: 11

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: usanj.njbankr@usdoj.gov	Date/Time	Recipient Name and Address
smg		Oct 02 2023 22:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 02 2023 22:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517563902	+ EDI: URSI.COM	Oct 03 2023 01:08:00	Alltran Financial LP, Po Box 722910, Houston, TX 77272-2910
517640238	Email/PDF: bncnotices@becket-lee.com	Oct 02 2023 22:29:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517563904	+ Email/PDF: bncnotices@becket-lee.com	Oct 02 2023 22:53:54	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517563903	+ Email/PDF: bncnotices@becket-lee.com	Oct 02 2023 22:53:19	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517674252	EDI: BANKAMER.COM	Oct 03 2023 01:08:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
517563909	+ EDI: BANKAMER.COM	Oct 03 2023 01:08:00	Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
517563905	+ EDI: BANKAMER.COM	Oct 03 2023 01:08:00	Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
517563910	+ EDI: BANKAMER.COM	Oct 03 2023 01:08:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517563906	+ EDI: BANKAMER.COM		17770 2230

# Case 18-20976-JKS Doc 77 Filed 10/04/23 Entered 10/05/23 00:17:53 Desc Imaged Certificate of Notice Page 4 of 7 User: admin Page 2 of

Page 2 of 5 District/off: 0312-2 Total Noticed: 84 Date Rcvd: Oct 02, 2023 Form ID: 3180W

		Oct 03 2023 01:08:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517657726	+ EDI: BANKAMER2.COM	Oct 03 2023 01:14:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517563915	EDI: CAPITALONE.COM	Oct 03 2023 01:08:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517563913	+ EDI: CAPITALONE.COM	Oct 03 2023 01:08:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517671026	EDI: CAPITALONE.COM	Oct 03 2023 01:08:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517563918	+ EDI: CITICORP.COM	Oct 03 2023 01:14:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
517563917	+ EDI: CITICORP.COM	Oct 03 2023 01:14:00	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517563920	+ EDI: CITICORP.COM	Oct 03 2023 01:14:00	Citicards, Po Box 6241, Sioux Falls, SD 57117-6241
517563919	+ EDI: CITICORP.COM	Oct 03 2023 01:14:00	Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
517563921	+ EDI: WFNNB.COM	Oct 03 2023 01:14:00	Comenity Bank/Overstock, Attn: Bankruptcy
517563922	+ EDI: WFNNB.COM	Oct 03 2023 01:14:00	Dept, Po Box 182125, Columbus, OH 43218-2125  Comenity Bank/Overstock, Po Box 182120,
517563924	+ EDI: WFNNB.COM	Oct 03 2023 01:14:00	Columbus, OH 43218-2120  Comenity Bank/Victoria Secret, Po Box 182789,
517563923	+ EDI: WFNNB.COM	Oct 03 2023 01:14:00	Columbus, OH 43218-2789  Comenity Bank/Victoria Secret, Attn: Bankruptcy
517563926	EDI: DISCOVER.COM	Oct 03 2023 01:08:00	Dept, Po Box 182125, Columbus, OH 43218-2125  Discover Financial, Po Box 15316, Wilmington,
517563984	+ EDI: CITICORP.COM	Oct 03 2023 01:14:00	DE 19850  Visa Dept Store National Bank/Macy's, Attn:
517563985	+ EDI: CITICORP.COM	Oct 03 2023 01:14:00	Bankruptcy, Po Box 8053, Mason, OH 45040  Visa Dept Store National Bank/Macy's, Po Box
517577152	EDI: DISCOVER.COM	Oct 03 2023 01:08:00	8218, Mason, OH 45040  Discover Bank, Discover Products Inc, PO Box
517563925	+ EDI: DISCOVER.COM		3025, New Albany, OH 43054-3025
517563928	Email/Text: bankruptcycourts@equifax.com	Oct 03 2023 01:08:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517563929	Email/Text: bankruptcycourts@equifax.com	Oct 02 2023 22:12:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
517563930	^ MEBN	Oct 02 2023 22:12:00	Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374
317303730	MEDIA	Oct 02 2023 21:20:17	Experian, P.O. Box 2002, Allen, TX 75013-2002
517563931	^ MEBN	Oct 02 2023 21:18:51	Experian, P.O. Box 4500, Allen, TX 75013-1311
517563939	Email/Text: BNSFS@capitalsvcs.com	Oct 02 2023 22:11:00	First Savings Credit Card, 500 East 60th St North, Sioux Falls, SD 57104
517563937	Email/Text: BNSFS@capitalsvcs.com	Oct 02 2023 22:11:00	First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117
517563935	+ EDI: AMINFOFP.COM	Oct 03 2023 01:14:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
517563933	+ EDI: AMINFOFP.COM	Oct 03 2023 01:14:00	First Premier Bank, 601 S Minnesota Ave, Sioux

# Case 18-20976-JKS Doc 77 Filed 10/04/23 Entered 10/05/23 00:17:53 Desc Imaged Certificate of Notice Page 5 of 7 User: admin Page 3 of

Page 3 of 5 District/off: 0312-2 Total Noticed: 84 Date Rcvd: Oct 02, 2023 Form ID: 3180W

517572041	EDI ING COM		Falls, SD 57104-4868
517563941	EDI: IRS.COM	Oct 03 2023 01:14:00	Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326
517685303	Email/PDF: resurgentbknotifications@resurgent.com	Oct 02 2023 22:53:20	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517653828	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 02 2023 22:14:08	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517563943	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 02 2023 22:53:22	Merrick Bank/CardWorks, Pob 9201, Old Bethpage, NY 11804-9001
517563942	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 02 2023 22:13:37	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517563944	Email/Text: bankruptcy@mynycb.com	Oct 02 2023 21:53:00	New York Community Ban, 13665 Roosevelt Ave, Flushing, NY 11354
517563932	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Oct 02 2023 22:11:00	EZ Pass, 375 McCarter Highway, Newark, NJ 07114
517691952	EDI: PRA.COM	Oct 03 2023 01:14:00	Portfolio Recovery Associates, LLC, c/o Synchrony Bank, POB 41067, Norfolk VA 23541
517681156	+ EDI: JEFFERSONCAP.COM	Oct 03 2023 01:14:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517563952	Email/Text: bkrpt@retrievalmasters.com	Oct 02 2023 22:18:00	RMCB, PO Box 1235, Elmsford, NY 10523-0935
517563951	+ Email/Text: bkrpt@retrievalmasters.com	Oct 02 2023 22:18:00	RMCB, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517563956	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Syncb/home Design Se, C/o Po Box 965036, Orlando, FL 32896-0001
517563955	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Syncb/home Design Se, Po Box 96060, Orlando, FL 32896-0001
517570002	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517563957	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
517563958	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/Care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
517563960	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
517563959	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517563962	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/TJX, Po Box 965005, Orlando, FL 32896-5005
517563961	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/TJX, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517563963	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517563965	+ EDI: RMSC.COM	Oct 03 2023 01:08:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517563971	EDI: TDBANKNORTH.COM	Oct 03 2023 01:14:00	Td Banknorth, 32 Chestnut St, Lewiston, ME 04240
517563969	EDI: TDBANKNORTH.COM	Oct 03 2023 01:14:00	Td Banknorth, Attn: Bankruptcy, Po Box 1190,

# Case 18-20976-JKS Doc 77 Filed 10/04/23 Entered 10/05/23 00:17:53 Desc Imaged Certificate of Notice Page 6 of 7

District/off: 0312-2 User: admin Page 4 of 5
Date Rcvd: Oct 02, 2023 Form ID: 3180W Total Noticed: 84

			Lewston, ME 04243
517693745	+ Email/Text: bncmail@w-legal.com	Oct 02 2023 22:18:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517563973	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 02 2023 22:12:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517563968	+ EDI: WTRRNBANK.COM	Oct 03 2023 01:14:00	Target, Po Box 673, Minneapolis, MN 55440-0673
517563967	EDI: WTRRNBANK.COM	Oct 03 2023 01:14:00	Target, Target Card Services, Mail Stop NCB-0461, Minneapolis, MN 55440
517633673	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 02 2023 22:11:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519166445	Email/PDF: bncnotices@becket-lee.com	Oct 02 2023 22:53:54	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517563974	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 02 2023 22:12:00	Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004
517563975	^ MEBN	Oct 02 2023 21:19:59	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
517563976	^ MEBN	Oct 02 2023 21:19:35	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
517563980	+ Email/Text: EDBKNotices@ecmc.org	Oct 02 2023 21:53:00	US Dept of Education, Po Box 5609, Greenville, TX 75403-5609
517563977	+ Email/Text: EDBKNotices@ecmc.org	Oct 02 2023 21:53:00	US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
517563983	^ MEBN	Oct 02 2023 21:21:31	Violations Processing Center, P.O. Box 15186, Albany, NY 12212-5186
517688629	Email/PDF: bncnotices@becket-lee.com	Oct 02 2023 23:05:37	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 73

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

<b>Recip ID</b> 517563911	Bypass Reason *+	Name and Address Bank of America, Po Box 982238, El Paso, TX 79998-2238
517563912	*+	Bank of America, Po Box 982238, El Paso, TX 79998-2238
517563907	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517563908	*+	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
517563916	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
517563914	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517563940	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Savings Credit Card, 500 East 60th St North, Sioux Falls, SD 57104
517563938	*P++	FIRST SAVINGS BANK, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court:, First Savings Credit Card, Po Box 5019, Sioux Falls, SD 57117
517563936	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
517563934	*+	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
517563945	*P++	NEW YORK COMMUNITY BANK, ATTN BANKUPTCY DEPT, 1801 E 9TH ST, CLEVELAND OH 44114-3103, address filed with court:, New York Community Ban, 13665 Roosevelt Ave, Flushing, NY 11354
517563946	*P++	NEW YORK COMMUNITY BANK, ATTN BANKUPTCY DEPT, 1801 E 9TH ST, CLEVELAND OH 44114-3103, address filed with court:, New York Community Ban, 13665 Roosevelt Ave, Flushing, NY 11354
517563947	*P++	NEW YORK COMMUNITY BANK, ATTN BANKUPTCY DEPT, 1801 E 9TH ST, CLEVELAND OH 44114-3103, address filed with court:, New York Community Ban, 13665 Roosevelt Ave, Flushing, NY 11354
517563964	*+	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517563966	*+	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
517563972	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, Td Banknorth, 32 Chestnut

## Case 18-20976-JKS Doc 77 Filed 10/04/23 Entered 10/05/23 00:17:53 Desc Imaged Certificate of Notice Page 7 of 7

District/off: 0312-2 User: admin Page 5 of 5
Date Rcvd: Oct 02, 2023 Form ID: 3180W Total Noticed: 84

St, Lewiston, ME 04240

517563970 \*P++ TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, Td Banknorth, Attn:

Bankruptcy, Po Box 1190, Lewston, ME 04243

517563981 \*+ US Dept of Education, Po Box 5609, Greenville, TX 75403-5609 517563982 \*+ US Dept of Education, Po Box 5609, Greenville, TX 75403-5609

517563978 \*+ US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448
517563979 \*+ US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448

TOTAL: 0 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2023 Signature: /s/Gustava Winters

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2023 at the address(es) listed below:

Name Email Address

Andrew M. Lubin

on behalf of Creditor BANK OF AMERICA N.A. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com

Brian E Caine

on behalf of Creditor BANK OF AMERICA N.A. bcaine@parkermccay.com, BKcourtnotices@parkermccay.com

David G. Beslow

on behalf of Debtor Janet Jones yrodriguez@goldmanlaw.org

yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm

anlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Gavin Stewart

on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com

Glenford Washington Warmington

on behalf of Creditor Prospect Townhomes Corporation attorneys@lawgapc.com

Kevin Gordon McDonald

on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Mark Goldman

on behalf of Debtor Janet Jones yrodriguez@goldmanlaw.org

yrodriguez. knight 29@gmail.com; ecf-control@goldman-beslow.com; r 64764@notify.best case.com; cfinnerty@goldmanlaw.org; Goldmanlaw.org; Gol

ldmanBeslowLLC@jubileebk.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10